

REMARKS

Applicants reply to the Office Action dated February 4, 2011 within three (3) months. The Examiner rejects all pending claims 51-59, 61-65, and 67-70. Applicants add new claims 71 and 72. Support for the amendments and new claims may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by these amendments and new claims. Applicants assert that the application is in condition for allowance and reconsideration of the pending claims is requested.

Rejections Under 35 U.S.C. § 103

The Examiner rejects claims 51-59, 61-65 and 67-70 under 35 U.S.C. § 103(a) as being unpatentable over Brody (U.S. Patent Application Publication No. 2002/0077964) in view of Ehrling (U.S. Patent No. 7,588,748). Applicants respectfully disagree with the Examiner; however, Applicants amend certain pending claims to clarify the patentable aspects and to expedite prosecution.

Brody discloses a system and method for providing consumers with credit information including information which can help the consumer evaluate the consumer's credit report or credit worthiness. Brody also provides consumers with suggestions to help consumers better their credit rating and to report to credit bureaus to reflect positive activity conducted by a consumer to improve the consumer's credit rating. However, Brody does not disclose or contemplate offers made up of more than one component, (e.g. offer content and offer context, separately contained from one another). Brody also fails to disclose or contemplate creating a customized offer summaries based on corresponding customized offers that are displayed in the offer context identified for a particular user. Put another way, Brody does not disclose a system that displays customized, selectable offer summaries in a context corresponding to each of the actual offers presented to a user.

Ehrling discloses systems and methods for dynamically building web pages. However, like Brody, Ehrling fails to disclose or contemplate creating a customized offer summaries based on corresponding customized offers that are displayed in the offer context identified for a particular user. More specifically, like Brody, Ehrling does not disclose a system that displays customized, selectable offer summaries in a context corresponding to each of the actual offers presented to a user.

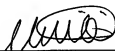
As such, Applicants assert that the cited references alone or in combination does not disclose or contemplate at least, “creating, by the computer-based system, **a plurality of customized offer summaries based on the corresponding modified separately contained incentive offer contents**,” “combining, by the computer based system, each separately contained customized offer with the separately contained incentive offer context to create a plurality of user offers,” “**associating, by the computer-based system, one or more of the plurality of customized offer summaries with one or more of the corresponding plurality of user offers**,” “displaying, by the computer-based system, the plurality of customized offer summaries within the identified incentive offer context,” or “displaying, by the computer-based system, the user offer in response to a selection of the corresponding customized offer summary” (emphasis added) as similarly recited in independent claims 51, 69, and 70.

Furthermore, claims 52-59, 61-65, 67-68, and 71-72 variously depend from independent claim 51. As such, Applicants assert that claims 52-59, 61-65, 67-68, and 71-72 are differentiated from the cited references for the same reasons as set forth above, in addition to their own novel features. Thus, Applicants respectfully request allowance of all pending claims.

Applicants respectfully submit that the pending claims are in condition for allowance. The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. **19-2814**. If an extension of time is necessary, please accept this as a petition therefore. Applicants invite the Office to telephone the undersigned if the Examiner has any questions regarding this Reply or the present application in general.

Respectfully submitted,

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